

Opening a bank account

Handout 4-6

- 1. Decide which services you want.** The FCAC Bank Account Selector tool can help you decide.
- 2. Choose a bank.** Pick a bank that has a location and hours that are good for you, with all the services you want.
- 3. Make an appointment to go to the bank in person.** If you are under 18, you must take your parent or guardian.
- 4. Review the account options.** Make sure to ask them about services, interest rates, and service fees.
- 5. Complete the papers needed to open an account.** Make sure that you bring the right identification (ID).
- 6. Consider opening an account online.** Check the bank's website for instructions on how to open an account online.

What kind of ID do I need?

You have three options:

1. You can show two pieces of ID from List A below
or
2. You can show one piece of ID from List A and one piece of I.D. from List B
or
3. You can show one piece of ID from List A and have someone the bank knows confirm your identity.

List A	List B
<ul style="list-style-type: none"> • Canadian driver's license • Current Canadian passport • Birth certificate issued in Canada • Social Insurance Number (SIN) card • Old Age Security card • Certificate of Indian Status • Provincial or territorial health card (except in Manitoba, Ontario or PEI) • Certificate of Canadian Citizenship or Certification of Naturalization • Permanent Resident card or Citizenship and Immigration Canada form IMM 1000, IMM 1442, or IMM5292 	<ul style="list-style-type: none"> • Employee ID card • Debit card or bank card with your name and signature • Canadian credit card with your name and signature • Current foreign passport • Canadian National Institute for the Blind (CNIB) client card with your photo and signature